



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [NBT BANCORP INC.](#)

**City/State** [NORWICH, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [10,932,906](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

<a href="#">NBT BANCORP INC.</a>
<a href="#">52 SOUTH BROAD STREET</a>
<a href="#">NORWICH, NY 13815</a>

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## Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000) .....	10,491,922			9,573,290			9,379,004			9,025,739					
Net income (\$000) .....	104,388			121,021			112,566			82,151					
Number of BHCs in peer group .....	128			146			154			148					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40	3.18	3.29	38			
+ Non-interest income .....	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84	1.33	0.93	77			
- Overhead expense .....	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60	59			
- Provision for credit losses .....	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91			
+ Securities gains (losses) .....	0	0.02	27	0	0.01	57	-0.07	0	4	0.02	0.01	71			
+ Other tax equivalent adjustments .....	0	0	5	0	0	79	0	0	45	0	0	11			
= Pretax net operating income (tax equivalent) .....	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43	1.46	1.55	39			
Net operating income .....	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45			
Net income .....	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45			
Net income (Subchapter S adjusted) .....													1.11		
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26	3.78	4.06	25			
Interest expense .....	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14	0.31	0.54	15			
Net interest income (tax equivalent) .....	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42	3.47	3.54	42			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92	0.42	0.10	94			
Earnings coverage of net loan and lease losses (X) .....	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24	5.96	0.97	29			
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67	1.06	0.95	65			
Allowance for loan and lease losses / Total loans and leases .....	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68	1.06	0.94	65			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.61	0.71	48	0.37	0.56	34	0.40	0.57	40	0.46	0.57	46			
30-89 days past due loans and leases / Total loans and leases .....	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77	0.55	0.32	81			
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56	13.70	13.97	47			
Net short-term noncore funding dependence .....	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65	10.87	9.65	53			
Net loans and leases / Total assets .....	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38	71.31	72.64	42			
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32	9.14	10.04	28			
Holding company equity capital / Total assets .....	10.86	11.16	44	11.53	11.37	53	10.65	11.21	41	10.49	10.84	44			
Total equity capital (including minority interest) / Total assets .....	10.86	11.29	42	11.53	11.43	51	10.65	11.30	40	10.49	10.89	44			
Common equity tier 1 capital / Total risk-weighted assets .....	11.84	12.38	44	11.29	12.50	35	10.49	12.37	21	10.06	11.90	21			
Net loans and leases / Equity capital (X) .....	6.22	5.58	65	6.31	6.55	42	6.70	6.70	52	6.80	6.82	51			
Cash dividends / Net income .....	45.22	42.30	56	38.02	25.65	69	38.44	24.05	69	48.82	32.32	71			
Cash dividends / Net income (Subchapter S adjusted) .....							93.20			35.12			19.39		
<b>Growth Rates</b>															
Assets .....	12.53	16.68	41	1.67	8.66	20	4.59	9.35	35	3.04	9.89	20			
Equity capital .....	6	6.99	50	10.07	12.19	44	6.23	12.50	29	4.91	13.71	20			
Net loans and leases .....	4.45	9.07	34	3.70	8.63	28	4.71	10.51	27	6.24	12.54	31			
Noncore funding .....	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69	-2.32	-3.35	56			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital .....	8.42	13.56	49	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital .....	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74	109.47	105.17	66			
Cash from ops + noncash items + op expense / Op expense + dividends .....	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34	102.58	100.80	49			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	307,843	321,439	300,750	266,946		-4.23	27.47
Income from lease financing receivables.....	16	35	77	150		-54.29	-95.00
Fully taxable income on loans and leases.....	307,029	320,229	300,827	267,096		-4.12	27.23
Tax-exempt income on loans and leases.....	830	1,245	0	0		-33.33	62.75
Estimated tax benefit on income on loans and leases.....	246	331	0	0		-25.79	-23.71
Income on loans and leases (tax equivalent).....	308,105	321,805	300,827	267,096		-4.26	27.24
Investment interest income (tax equivalent).....	38,792	43,744	42,169	43,298		-11.32	18.92
Interest on balances due from depository institutions.....	610	773	183	179		-21.09	1748.48
Interest income on other earning assets.....	2,096	2,879	3,083	2,635		-27.20	22.43
Total interest income (tax equivalent) .....	349,603	369,201	346,262	313,208		-5.31	26.43
Interest on time deposits of \$250K or more .....	2,588	2,913	1,614	1,094		-11.16	
Interest on time deposits < \$250K.....	7,709	12,565	9,597	7,783		-38.65	
Interest on foreign office deposits .....	0	0	0				
Interest on other deposits .....	11,773	24,508	10,933	5,599		-51.96	160.70
Interest on other borrowings and trading liabilities.....	7,692	15,993	16,482	11,439		-51.90	20.96
Interest on subordinated debt and mandatory convertible securities .....	2,842	0	0	0			
Total interest expense.....	32,604	55,979	38,626	25,915		-41.76	58.16
Net interest income (tax equivalent).....	316,999	313,222	307,636	287,293		1.21	23.88
Non-interest income.....	146,879	139,593	131,520	119,698		5.22	30.10
Adjusted operating income (tax equivalent) .....	463,878	452,815	439,156	406,991		2.44	25.78
Overhead expense.....	277,948	274,517	264,978	245,908		1.25	18.94
Provision for credit losses.....	51,134	25,412	28,828	30,988			179.65
Securities gains (losses) .....	26	247	-6,341	1,867		-89.47	-99.16
Other tax equivalent adjustments .....	-22	1	0	-1			
Pretax net operating income (tax equivalent).....	134,386	157,100	139,009	131,961		-14.46	12.06
Applicable income taxes .....	28,699	34,411	24,436	46,011		-16.60	-28.61
Tax equivalent adjustments .....	1,299	1,668	2,007	3,799		-22.12	-60.54
Applicable income taxes (tax equivalent).....	29,998	36,079	26,443	49,810		-16.85	-31.03
Minority interest .....	0	0	0	0			
Net income before discontinued operations, net of minority interest .....	104,388	121,021	112,566	82,151		-13.74	36.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	104,388	121,021	112,566	82,151		-13.74	36.59
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	104,388	121,021	112,566	82,151		-13.74	36.59
Investment securities income (tax equivalent).....	38,792	43,744	42,169	43,298		-11.32	18.92
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,475	1,481	2,262	1,977		-0.41	-72.02
Mortgage-backed securities .....	31,188	35,895	31,838	31,304		-13.11	62.71
All other securities .....	6,129	6,368	8,069	10,017		-3.75	-25.07
Cash dividends declared.....	47,207	46,010	43,269	40,104		2.60	23.74
Common .....	47,207	46,010	43,269	40,104		2.60	23.74
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent) .....  
 Less: Interest expense .....  
 Equals: Net interest income (tax equivalent) .....  
 Plus: Non-interest income .....  
 Equals: adjusted operating income (tax equivalent) .....  
 Less: Overhead expense .....  
 Less: Provision for credit losses .....  
 Plus: Realized gains (losses) on held-to-maturities securities .....  
 Plus: Realized gains (losses) on available-for-sale securities .....  
 Plus: other tax equivalent adjustments .....  
 Equals: Pretax net operating income (tax equivalent) .....  
  
 Less: Applicable income taxes (tax equivalent) .....  
 Less: Minority interest .....  
 Equals: Net operating income .....  
  
 Plus: Net extraordinary items .....  
 Equals: Net income .....  
 Memo: Net income (last four quarters) .....  
 Net income-BHC and noncontrolling (minority) interest .....

### Margin Analysis

Average earning assets / Average assets .....  
 Average interest-bearing funds / Average assets .....  
 Interest income (tax equivalent) / Average earning assets .....  
 Interest expense / Average earning assets .....  
 Net interest income (tax equivalent) / Average earning assets .....

### Yield or Cost

Total loans and leases (tax equivalent) .....  
 Interest-bearing bank balances .....  
 Federal funds sold and reverse repos .....  
 Trading assets .....  
 Total earning assets .....

Investment securities (tax equivalent) .....  
   US Treasury and agency securities (excluding mortgage-backed securities) .....  
   Mortgage-backed securities .....  
   All other securities .....

Interest-bearing deposits .....  
   Time deposits of \$250K or more .....  
   Time deposits < \$250K .....  
   Other domestic deposits .....  
   Foreign deposits .....

Federal funds purchased and repos .....  
 Other borrowed funds and trading liabilities .....  
 All interest-bearing funds .....

12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
3.33	3.27	55	3.86	4.19	25	3.69	4.08	16	3.47	3.78	22			
0.31	0.48	27	0.58	0.95	16	0.41	0.75	14	0.29	0.50	14			
3.02	2.77	68	3.27	3.21	48	3.28	3.33	40	3.18	3.29	38			
1.40	1.21	64	1.46	0.90	82	1.40	0.90	84	1.33	0.93	77			
4.42	4.04	74	4.73	4.16	75	4.68	4.27	69	4.51	4.26	63			
2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60	59			
0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91			
0	0	95	0	0	97	0	0	49	0	0	3			
0	0.02	29	0	0.01	57	-0.07	0	4	0.02	0.01	71			
0	0	5	0	0	79	0	0	45	0	0	11			
1.28	1.04	67	1.64	1.53	64	1.48	1.55	43	1.46	1.55	39			
0.29	0.23	66	0.38	0.35	58	0.28	0.32	34	0.55	0.59	40			
0	0	42	0	0	45	0	0	46	0	0	47			
0.99	0.81	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45			
0	0	50	0	0	50	0	0	49	0	0	49			
0.99	0.82	65	1.26	1.19	59	1.20	1.22	47	0.91	0.95	45			
0.99	0.82	65	1.26	1.19	58	1.20	1.22	46	0.91	0.95	45			
0.99	0.83	65	1.26	1.19	59	1.20	1.22	46	0.91	0.95	45			
91.54	92.32	39	91.12	93.22	27	91.45	93.23	29	91.69	93.19	30			
59.01	64.06	26	62.69	70.66	20	63.50	70.70	23	63.79	70.06	26			
3.64	3.55	54	4.23	4.49	26	4.04	4.38	26	3.78	4.06	25			
0.34	0.52	27	0.64	1.02	16	0.45	0.81	14	0.31	0.54	15			
3.30	3.01	66	3.59	3.45	51	3.59	3.58	42	3.47	3.54	42			
4.13	4.27	46	4.62	4.98	26	4.45	4.85	23	4.20	4.52	24			
0.18	0.27	24	2.14	2.26	50	5.66	1.88	98	3.81	1.13	97			
	0.68			2.02			1.50			0.83				
	0.60			0.49		0	0.70	34	0	0.48	35			
3.63	3.51	55	4.21	4.47	33	4.01	4.33	28	3.74	3.98	27			
2.21	2.25	43	2.56	2.74	30	2.39	2.69	27	2.33	2.61	32			
0.64	1.75	6	1.47	2.54	10	1.51	2.20	15	1.24	1.66	20			
2.40	2.05	83	2.63	2.54	63	2.31	2.44	36	2.20	2.19	51			
2.69	3.24	26	3.23	3.80	29	3.07	3.74	27	3.85	3.85	49			
0.39	0.53	37	0.77	1.13	18	0.44	0.85	13	0.30	0.52	16			
2.09	1.42	91	1.93	2.13	28	1.15	1.57	12						
1.25	1.36	38	1.65	1.91	23	1.33	1.42	33						
0.24	0.36	33	0.57	0.86	26	0.26	0.64	10						
	0.42			2.53			1.85			0.84				
0.32	0.62	27	1.10	1.23	48	0.98	1.03	54	0.48	0.68	57			
1.84	1.50	68	2.07	1.03	64	1.78	2.10	21	1.37	1.48	49			
0.53	0.74	29	0.93	1.34	17	0.65	1.06	16	0.45	0.71	18			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	146,879	139,593	131,520	119,698	
Fiduciary activities income .....	19,406	19,164	19,524	19,586	
Service charges on deposit accounts - domestic .....	14,635	18,864	18,964	18,340	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	9,841	9,235	9,223	8,353	
Insurance activities revenue.....	14,757	15,771	15,122	15,179	
Venture capital revenue.....	0	0	0	0	
Net servicing fees .....	528	565	512	521	
Net securitization income .....	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	3,065	1,077	801	643	
Other non-interest income.....	84,647	74,917	67,374	57,076	
Total overhead expenses .....	277,948	274,517	264,978	245,908	
Personnel expense.....	161,934	156,867	151,685	133,610	
Net occupancy expense.....	41,523	41,289	39,355	37,033	
Goodwill impairment losses .....	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	3,395	3,579	4,042	3,960	
Other operating expenses.....	71,096	72,782	69,896	71,305	
Fee income on mutual funds and annuities.....	3,566	4,061	3,699	4,130	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	
Number of equivalent employees .....	1,812	1,788	1,791	1,733	
Average personnel expense per employee.....	89.37	87.73	84.69	77.10	
Average assets per employee.....	5,790.24	5,354.19	5,236.74	5,208.16	

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.43	2.02	63	2.91	0.66	86	2.81	1.69	72	3.45	1.89	72		
Overhead expenses / Net Interest Income + non-interest income .....	60.09	62.28	44	60.85	61.79	47	60.62	61.22	45	60.99	62.21	42		
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	2.72	2.60	59		
Personnel expense.....	1.54	1.30	75	1.64	1.50	62	1.62	1.46	64	1.48	1.47	49		
Net occupancy expense.....	0.40	0.26	92	0.43	0.32	84	0.42	0.31	83	0.41	0.32	81		
Other operating expenses.....	0.71	0.94	31	0.80	0.76	57	0.79	0.79	52	0.83	0.79	61		
Overhead less non-interest income .....	1.25	1.25	46	1.41	1.65	27	1.42	1.65	30	1.40	1.65	25		
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	59.92	61.82	47	60.62	59.91	54	60.34	60.51	48	60.42	61.01	45		
Personnel expense.....	34.91	32.36	64	34.64	34.17	52	34.54	34.42	49	32.83	34.72	38		
Net occupancy expense.....	8.95	6.58	84	9.12	7.50	76	8.96	7.33	78	9.10	7.51	73		
Other operating expenses.....	16.06	22.28	21	16.86	17.93	41	16.84	18.28	38	18.49	18.30	50		
Total non-interest income .....	31.66	28.83	60	30.83	19.83	85	29.95	20.30	82	29.41	21.24	79		
Fiduciary activities income .....	4.18	2.09	78	4.23	1.61	85	4.45	1.95	80	4.81	1.95	81		
Service charges on domestic deposit accounts .....	3.15	3.27	47	4.17	3.21	67	4.32	3.58	63	4.51	3.83	64		
Trading revenue.....	0	1.28	25	0	0.07	41	0	0.03	46	0	0.07	40		
Investment banking fees and commissions.....	2.12	2.46	62	2.04	0.91	82	2.10	0.85	83	2.05	0.92	81		
Insurance activities revenue.....	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92	3.73	0.44	93		
Venture capital revenue.....	0	0.01	44	0	0	50	0	0	49	0	0	48		
Net servicing fees .....	0.11	0.01	65	0.12	0.22	57	0.12	0.52	44	0.13	0.40	45		
Net securitization income .....	0	0	45	0	0	48	0	0	49	0	0	48		
Net gain (loss) - sales of loans, OREO, and other assets .....	0.66	3.92	31	0.24	2.27	26	0.18	1.98	20	0.16	2.38	16		
Other non-interest income.....	18.25	9.65	86	16.54	7.41	92	15.34	7.05	91	14.02	7.34	89		
Overhead less non-interest income .....	28.26	31.93	37	29.80	39.47	16	30.39	39.75	18	31.01	39.09	20		
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.36	18.63	64	21.90	21.51	48	17.58	18.37	36	34.87	33.75	50		
Applicable income tax + TE / Pretax net operating income + TE .....	22.32	21.18	51	22.97	23.31	44	19.02	21.35	25	37.75	38.57	41		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans .....	4,403,261	4,321,141	4,067,639	3,882,086			1.90	28.09
Commercial and industrial loans .....	1,475,106	949,812	920,380	876,063			55.31	90.44
Loans to individuals .....	1,540,121	1,793,212	1,821,916	1,734,656			-14.11	-1.65
Loans to depository institutions and acceptances of other banks .....	0	4,015	4,000	9,028			-100.00	-100.00
Agricultural loans .....	45,663	52,128	53,978	52,150			-12.40	-16.12
Other loans and leases .....	35,867	27,535	26,772	30,854			30.26	-3.44
Less: Unearned income .....	14	14	33	64			0.00	-94.19
Loans and leases, net of unearned income .....	7,500,004	7,147,829	6,894,652	6,584,773			4.93	27.48
Less: Allowance for loan and lease losses .....	110,000	72,965	72,505	69,500			50.76	74.55
Net loans and leases .....	7,390,004	7,074,864	6,822,147	6,515,273			4.45	26.97
Debt securities that reprice or mature in over 1 year .....	1,745,890	1,456,904	1,575,079	1,598,254			19.84	14.70
Mutual funds and equity securities .....	28,737	23,771	19,053	14,150			20.89	71.38
Subtotal .....	9,164,631	8,555,539	8,416,279	8,127,677			7.12	24.54
Interest-bearing bank balances .....	512,686	46,248	5,405	2,812			1008.56	5183.24
Federal funds sold and reverse repos .....	0	0	0	0				
Debt securities that reprice or mature within 1 year .....	219,368	148,510	207,016	127,594			47.71	105.72
Trading assets .....	0	0	0	11,467				-100.00
Total earning assets .....	9,896,685	8,750,297	8,628,700	8,269,550			13.10	32.24
Non-interest-bearing cash and due from depository institutions .....	159,995	170,595	175,550	156,852			-6.21	22.51
Premises, fixed assets, and leases .....	74,206	75,631	78,970	81,305			-1.88	-16.46
Other real estate owned .....	1,458	1,458	2,441	4,529			0.00	-68.75
Investment in unconsolidated subsidiaries .....	0	0	0	0				
Intangible and other assets .....	800,562	717,944	670,702	624,576			11.51	44.30
Total assets .....	10,932,906	9,715,925	9,556,363	9,136,812			12.53	32.32
Quarterly average assets .....	10,918,284	9,594,996	9,521,379	9,130,092			13.79	33.93
Average loans and leases (YTD) .....	7,461,329	6,971,934	6,764,766	6,358,463			7.02	29.92
<b>Memoranda</b>								
Loans held-for-sale .....	1,119	11,731	6,943	1,134			-90.46	127.90
Loans not held-for-sale .....	7,498,885	7,136,098	6,887,709	6,583,639			5.08	27.47
Real estate loans secured by 1–4 family .....	1,958,881	1,997,385	1,944,778	1,887,317			-1.93	11.21
Commercial real estate loans .....	2,381,550	2,262,883	2,065,460	1,938,043			5.24	46.69
Construction and land development .....	144,114	149,372	145,561	123,733			-3.52	-8.11
Multifamily .....	633,706	562,721	425,739	340,155			12.61	211.87
Nonfarm nonresidential .....	1,603,730	1,550,790	1,494,160	1,474,155			3.41	26.93
Real estate loans secured by farmland .....	62,830	60,873	57,401	56,726			3.21	18.98
Total investment securities .....	1,993,995	1,629,185	1,801,148	1,739,998			22.39	21.17
U.S. Treasury securities .....	0	0	0	0				
US agency securities (excluding mortgage-backed securities) .....	408,337	90,554	144,744	130,973			350.93	30.98
Municipal securities .....	258,043	169,572	273,047	242,928			52.17	17.25
Mortgage-backed securities .....	1,270,600	1,345,288	1,364,304	1,351,947			-5.55	15.83
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	28,278	0	0	0				
Mutual funds and equity securities .....	28,737	23,771	19,053	14,150			20.89	71.38
Available-for-sale securities .....	1,348,698	975,340	998,496	1,255,925			38.28	14.83
U.S. Treasury securities .....	0	0	0	0				
US agency securities (excluding mortgage-backed securities) .....	297,021	77,164	109,857	130,973			284.92	-4.72
Municipal securities .....	43,180	2,513	29,914	41,957			1618.27	36.48
Mortgage-backed securities .....	980,219	895,663	858,725	1,068,845			9.44	20.36
Asset-backed securities .....	0	0	0	0				
Other debt securities .....	28,278	0	0	0				
Mutual funds and equity securities .....	0	0	0	14,150			-100.00	
Held-to-maturity securities appreciation (depreciation) .....	20,267	11,188	-4,924	-2,201			81.15	860.98
Available-for-sale securities appreciation (depreciation) .....	29,987	6,786	-19,129	-10,240			341.90	476.23
Structured notes, fair value .....	1,285	1,470	1,698	2,158			-12.59	
Pledged securities .....	1,446,751	1,336,238	1,496,604	1,535,839			8.27	3.39

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,241,123	2,414,383	2,361,099	2,286,892		34.24	62.21
NOW, ATS and transaction accounts .....	1,329,466	1,095,164	1,153,531	1,186,652		21.39	30.04
Time deposits less brokered deposits) < \$250K.....	199,711	321,636	370,508	369,864		-37.91	
MMDA and other savings accounts .....	3,877,624	3,217,080	2,922,904	2,890,326		20.53	44.93
Other non-interest-bearing deposits.....	0	0	0				
Core deposits .....	8,647,924	7,048,263	6,808,042	6,733,734		22.70	41.02
Time deposits of \$250K or more .....	104,085	140,405	146,069	92,792		-25.87	
Foreign deposits .....	0	0	0	0			
Federal funds purchased and repos.....	143,386	208,775	240,696	242,123		-31.32	-46.39
Secured federal funds purchased .....	0	0	0	0			
Commercial paper .....	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	50,003	471,518	651,018	517,017		-89.40	-77.78
Other borrowings w/remaining maturity over 1 year .....	14,094	39,193	53,706	48,852		-64.04	-82.48
Brokered deposits < \$250K .....	329,683	399,152	414,100	344,110		-17.40	
Noncore funding .....	641,251	1,259,043	1,505,589	1,244,894		-49.07	-38.65
Trading liabilities .....	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	201,196	101,196	101,196	101,196		98.82	98.82
Other liabilities .....	254,917	187,026	123,627	98,811		36.30	150.72
Total liabilities.....	9,745,288	8,595,528	8,538,454	8,178,635		13.38	32.04
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	497	497	497	497		0.00	0.00
Common surplus.....	578,082	576,708	575,466	574,210		0.24	0.24
Retained earnings.....	749,055	696,214	621,203	543,712		7.59	62.05
Accumulated other comprehensive income .....	417	-19,026	-43,174	-22,077			
Other equity capital components .....	-140,433	-133,996	-136,083	-138,165			
Total holding company equity capital.....	1,187,618	1,120,397	1,017,909	958,177		6.00	34.65
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0			
Total equity capital, including minority interest .....	1,187,618	1,120,397	1,017,909	958,177		6.00	34.65
Total liabilities and capital .....	10,932,906	9,715,925	9,556,363	9,136,812		12.53	32.32
<b>Memoranda</b>							
Non-interest-bearing deposits.....	3,241,123	2,414,383	2,361,099	2,286,892		34.24	62.21
Interest-bearing deposits.....	5,840,569	5,173,437	5,007,112	4,883,744		12.90	26.78
Total deposits.....	9,081,692	7,587,820	7,368,211	7,170,636		19.69	37.50
Long-term debt that reprices within 1 year .....	25,287	25,661	570,251	490,086		-1.46	-87.03
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,120,397	1,017,909	958,177	913,316			
Accounting restatements.....	-4,339	0	0	0			
Net income.....	104,388	121,021	112,566	82,151			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	0	0	0	0			
Sale of treasury stock .....	0	2,087	2,082	4,335			
Less: Purchase of treasury stock.....	6,438	0	0	0			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared .....	47,207	46,010	43,269	40,104			
Change in other comprehensive income .....	19,443	24,148	-21,097	-557			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	1,374	1,242	9,450	-964			
Holding company equity capital, ending balance .....	1,187,618	1,120,397	1,017,909	958,177			

## Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	40.28	36.22	52	44.47	52.67	27	42.56	53.63	21	42.49	53.41	22			
Commercial and industrial loans .....	13.49	13.52	48	9.78	11.45	50	9.63	11.42	49	9.59	10.82	53			
Loans to individuals .....	14.09	3.40	91	18.46	2.71	95	19.06	2.65	96	18.99	2.58	95			
Loans to depository institutions and acceptances of other banks .....	0	0.03	31	0.04	0	93	0.04	0	94	0.10	0	95			
Agricultural loans.....	0.42	0.19	79	0.54	0.53	72	0.56	0.47	74	0.57	0.51	73			
Other loans and leases.....	0.33	4.63	6	0.28	1.08	52	0.28	2.64	22	0.34	2.62	23			
Net loans and leases.....	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38	71.31	72.64	42			
Debt securities over 1 year.....	15.97	15.55	54	15	13.66	61	16.48	13.20	69	17.49	13.96	71			
Mutual funds and equity securities .....	0.26	0.05	92	0.24	0.06	88	0.20	0.05	84	0.15	0.07	77			
Subtotal .....	83.83	78.16	68	88.06	86.76	55	88.07	87.24	50	88.96	87.26	61			
Interest-bearing bank balances .....	4.69	7.51	31	0.48	2.97	13	0.06	2.30	3	0.03	2.34	2			
Federal funds sold and reverse repos.....	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35			
Debt securities 1 year or less .....	2.01	1.68	68	1.53	2.10	51	2.17	2.14	66	1.40	1.92	57			
Trading assets .....	0	1.01	17	0	0.03	38	0	0.02	38	0.13	0.02	89			
Total earning assets.....	90.52	91.05	44	90.06	92.39	17	90.29	92.24	23	90.51	92.22	24			
Non-interest cash and due from depository institutions.....	1.46	1.07	82	1.76	1.14	83	1.84	1.25	82	1.72	1.26	74			
Other real estate owned.....	0.01	0.02	55	0.02	0.04	46	0.03	0.04	57	0.05	0.06	57			
All other assets.....	8.01	7.82	53	8.18	6.41	76	7.87	6.39	71	7.78	6.45	71			
<b>Memoranda</b>															
Short-term investments .....	6.70	11.17	31	2	5.36	20	2.22	4.70	32	1.43	4.63	22			
U.S. Treasury securities.....	0	0.84	17	0	0.29	28	0	0.37	27	0	0.22	31			
US agency securities (excluding mortgage-backed securities) .....	3.73	0.63	93	0.93	1.25	53	1.51	1.67	58	1.43	1.50	61			
Municipal securities .....	2.36	1.69	68	1.75	2.58	47	2.86	2.66	64	2.66	2.97	61			
Mortgage-backed securities .....	11.62	11.75	50	13.85	9.38	76	14.28	8.73	79	14.80	9.19	81			
Asset-backed securities .....	0	0.32	24	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities .....	0.26	0.42	57	0	0.53	15	0	0.52	16	0	0.48	16			
Loans held-for-sale.....	0.01	0.52	20	0.12	0.39	44	0.07	0.29	51	0.01	0.32	24			
Loans held for investment .....	68.59	61.72	71	73.45	72.01	49	72.07	73.24	41	72.06	72.42	47			
Real estate loans secured by 1–4 family .....	17.92	11.91	76	20.56	16.02	70	20.35	16.83	68	20.66	16.44	69			
Revolving .....	3.03	1.66	75	3.74	2.24	74	3.91	2.43	75	3.92	2.71	67			
Closed-end, secured by first liens .....	14.35	9.81	74	15.95	13.07	70	15.29	13.60	64	15.22	13.03	66			
Closed-end, secured by junior liens .....	0.54	0.22	87	0.87	0.37	90	1.15	0.41	90	1.51	0.39	95			
Commercial real estate loans .....	21.78	22.22	45	23.29	33.26	19	21.61	33.39	16	21.21	33.79	17			
Construction and land development.....	1.32	3.40	27	1.54	5	13	1.52	4.78	16	1.35	4.55	19			
Multifamily.....	5.80	3.12	84	5.79	4.76	72	4.46	5.12	60	3.72	5.32	49			
Nonfarm nonresidential .....	14.67	14.72	47	15.96	21.85	23	15.64	21.85	21	16.13	22.30	26			
Real estate loans secured by farmland.....	0.57	0.33	75	0.63	0.95	61	0.60	0.88	63	0.62	0.81	61			

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
	58.71	57.15	41	60.45	72.74	23	59	72.88	20	58.96	73.20	21			
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	26.12	19.43	70	27.94	22.29	67	28.21	23.13	67	28.66	22.92	68			
Real estate loans secured by 1–4 family.....	4.41	2.64	75	5.08	3.13	76	5.42	3.34	76	5.44	3.76	69			
Revolving .....	21.71	16.59	70	22.86	18.71	67	22.79	19.33	65	23.22	18.68	68			
Closed-end.....	31.75	34.63	41	31.66	46.16	15	29.96	45.57	14	29.43	46.38	14			
Commercial real estate loans .....	1.92	5.26	22	2.09	6.97	13	2.11	6.53	17	1.88	6.35	18			
Construction and land development.....	0.43	0.93	44	0.41	1.47	20	0.54	1.52	29	0.41	1.50	22			
1–4 family.....	1.49	4.19	18	1.68	5.34	14	1.58	4.90	18	1.47	4.76	19			
Other.....	8.45	4.96	82	7.87	6.42	71	6.17	6.76	58	5.17	7.13	48			
Multifamily.....	21.38	22.93	44	21.70	30.59	19	21.67	30.16	21	22.39	30.84	22			
Nonfarm nonresidential .....	7.59	7.68	54	8.05	10.68	31	8.57	10.31	37	8.66	10.55	36			
Owner-occupied.....	13.79	14.95	44	13.65	19.36	24	13.10	19.35	24	13.72	19.91	22			
Other.....	0.84	0.54	73	0.85	1.38	59	0.83	1.27	61	0.86	1.19	61			
Real estate loans secured by farmland.....	0	0.06	31	0.06	0	93	0.06	0	94	0.14	0	95			
Loans to depository institutions and acceptances of other banks.....	19.67	22.17	43	13.29	16.16	45	13.35	16.21	46	13.30	15.52	52			
Commercial and industrial loans .....	20.53	6.13	89	25.09	4	95	26.43	3.89	94	26.34	3.90	94			
Loans to individuals .....	0	0.65	22	0	0.04	32	0	0.04	32	0	0.03	34			
Credit card loans .....	0.61	0.32	77	0.73	0.78	70	0.78	0.69	72	0.79	0.76	71			
Agricultural loans.....	0.48	9.09	6	0.39	1.48	52	0.39	3.74	21	0.47	3.75	21			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	394.49	381.27	42	417.05	493.53	31	426.85	505.61	31	441.17	518.19	35			
Real estate loans secured by 1–4 family.....	175.50	125.03	70	192.78	151.03	72	204.08	161.34	71	214.48	159.68	74			
Revolving .....	29.65	17.42	71	35.06	21.25	75	39.19	23.52	76	40.71	26.74	70			
Closed-end.....	145.85	106.14	71	157.72	127.10	70	164.89	134.73	69	173.77	130.06	71			
Commercial real estate loans .....	213.37	234.65	44	218.40	311.74	20	216.74	316.03	19	220.25	328.67	20			
Construction and land development.....	12.91	35.62	28	14.42	46.63	13	15.27	44.92	17	14.06	44.44	18			
1–4 family.....	2.88	6.34	44	2.82	9.52	24	3.88	10.21	31	3.10	10.44	23			
Other.....	10.04	28.16	25	11.59	35.90	14	11.40	33.75	20	10.96	33.34	20			
Multifamily.....	56.77	32.74	81	54.31	44.76	72	44.68	48.38	63	38.66	51.49	53			
Nonfarm nonresidential .....	143.68	155.06	42	149.67	206.64	24	156.79	208.15	25	167.53	217.26	26			
Owner-occupied.....	51.03	52.37	53	55.52	71.54	34	62.04	70.68	43	64.84	73.43	43			
Other.....	92.66	100.54	44	94.16	130.65	29	94.76	134.17	27	102.69	140.40	28			
Real estate loans secured by farmland.....	5.63	3.44	74	5.88	8.66	61	6.02	8.13	63	6.45	7.80	63			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0.39	0.01	93	0.42	0.01	94	1.03	0.01	96			
Commercial and industrial loans .....	132.16	139.91	47	91.67	106.70	48	96.58	107.07	49	99.56	105.25	53			
Loans to individuals .....	137.98	37.47	91	173.07	24.83	94	191.19	24.45	96	197.13	23.98	95			
Credit card loans .....	0	3.30	22	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans.....	4.09	1.88	79	5.03	4.86	70	5.66	4.49	74	5.93	4.90	72			
Other loans and leases.....	3.21	49.54	7	2.66	10.25	52	2.81	25.58	21	3.51	25.83	23			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	24.29	27.32	43	23.73	35.38	19	21.53	35.09	14	21	35.69	12			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	163.21	183.76	42	163.69	239.13	23	155.74	243.62	20	157.15	253.35	16			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	214.23	240.85	40	219.21	315.15	19	217.78	318.90	18	221.99	331.68	20			



**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec) .....	2,183,547	1,920,117	1,734,782	1,566,414	
Commit: Secured commercial real estate loans .....	408,896	430,193	277,447	325,090	
Commit: Unsecured real estate loans .....	4,052	4,176	3,520	4,541	
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	
Securities underwriting .....	0	0	0	0	
Standby letters of credit .....	54,009	34,479	41,194	41,135	
Commercial and similar letters of credit .....	0	0	0	0	
Securities lent .....	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor) .....	39,785	38,693	37,310	24,619	
Credit derivatives - notional amount (holding company as beneficiary) .....	72,528	58,921	33,475	11,009	
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	112,313	97,614	70,785	35,628	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	511	16,013	7,220	673	
Written options contracts (interest rate) .....	1,919	8,688	4,200	546	
Purchased options contracts (interest rate) .....	0	0	0	0	
Interest rate swaps .....	2,472,168	1,976,418	1,531,738	1,212,371	
Futures and forward foreign exchange .....	0	0	0	0	
Written options contracts (foreign exchange) .....	0	0	0	0	
Purchased options contracts (foreign exchange) .....	0	0	0	0	
Foreign exchange rate swaps .....	0	0	0	0	
Commodity and other futures and forward contracts .....	0	0	0	0	
Written options contracts (commodity and other) .....	0	0	0	0	
Purchased options contracts (commodity and other) .....	0	0	0	0	
Commodity and other swaps .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	19.97	22.01	51	19.76	16.97	68	18.15	17.31	58	17.14	17.28	49			
Standby letters of credit .....	0.49	0.71	47	0.35	0.36	58	0.43	0.35	65	0.45	0.40	65			
Commercial and similar letters of credit .....	0	0.02	20	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent .....	0	0.18	40	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor) .....	0.36	0.35	70	0.40	0	97	0.39	0.02	92	0.27	0.01	93			
Credit derivatives - notional amount (holding company as beneficiary) .....	0.66	0.30	83	0.61	0	98	0.35	0.01	94	0.12	0	93			
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	1.03	0.30	89	1	0	99	0.74	0	98	0.39	0	97			
Derivative contracts .....	22.63	48.62	52	20.60	2.95	93	16.15	6.51	84	13.28	6.82	77			
Interest rate contracts .....	0	34.36	55	20.60	2.87	93	16.15	6.40	84	13.28	6.72	78			
Interest rate futures and forward contracts .....	0	6.21	25	0.16	0.08	85	0.08	0.25	56	0.01	0.28	46			
Written options contracts (interest rate) .....	0.02	2.18	19	0.09	0.13	76	0.04	0.26	45	0.01	0.28	40			
Purchased options contracts (interest rate) .....	0	1.46	22	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps .....	22.61	20.83	64	20.34	2.19	94	16.03	5.18	86	13.27	5.41	82			
Foreign exchange contracts .....	0	6.01	25	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts .....	0	3.47	25	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange) .....	0	0.03	40	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps .....	0	0.77	39	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts .....	0	1.86	32	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts .....	0	0.14	42	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other) .....	0	0.52	36	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other) .....	0	0.37	36	0	0	48	0	0	48	0	0	48			
Commodity and other swaps .....	0	0.32	36	0	0	49	0	0	49	0	0	49			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	29.26	42.82	40	27.54	24.81	61	25.64	25.18	54	24.64	25.74	44			

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts .....	2,474,598	2,001,119	1,543,158	1,213,590	
Interest rate contracts .....	2,474,598	2,001,119	1,543,158	1,213,590	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards .....	511	16,013	7,220	673	
Written options .....	1,919	8,688	4,200	546	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	1,919	8,688	4,200	546	
Purchased options .....	0	0	0	0	
Exchange-traded .....	0	0	0	0	
Over-the-counter .....	0	0	0	0	
Swaps .....	2,472,168	1,976,418	1,531,738	1,212,371	
Held for trading .....	0	0	0	0	
Interest rate contracts .....	0	0	0	0	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Non-traded .....	2,474,598	2,001,119	1,543,158	1,213,590	
Interest rate contracts .....	2,474,598	2,001,119	1,543,158	1,213,590	
Foreign exchange contracts .....	0	0	0	0	
Equity, commodity, and other contracts .....	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less) .....	2,634,931	2,138,726	1,669,720	1,262,093	
One year or less .....	26,443	49,835	194,816	1,273	
Over 1 year to 5 years .....	506,659	462,277	470,932	467,192	
Over 5 years .....	2,101,829	1,626,614	1,003,972	793,628	
Gross negative fair value (absolute value) .....	108,642	41,826	17,692	10,008	
Gross positive fair value .....	108,780	41,769	20,036	14,980	
Held for trading .....	0	0	0	0	
Non-traded .....	108,780	41,769	20,036	14,980	
Current credit exposure on risk-based capital derivative contracts .....	108,780	41,769	20,036	14,980	
Credit losses on derivative contracts .....	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	

## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	77	100	99.57	60	100	99.91	54	100	99.91	56			
Foreign exchange contracts .....	0	3.49	25	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts .....	0	1.17	32	0	0.07	45	0	0	47	0	0	47			
Futures and forwards .....	0.02	14.05	15	0.80	14.06	43	0.47	11.75	40	0.06	12.76	32			
Written options .....	0.08	8.18	14	0.43	11.73	29	0.27	11.14	34	0.04	9.73	31			
Exchange-traded .....	0	0.14	40	0	0	48	0	0	49	0	0	49			
Over-the-counter .....	0.08	7.73	14	0.43	10.84	29	0.27	10.65	34	0.04	9.46	31			
Purchased options .....	0	3.42	19	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded .....	0	0.15	40	0	0	49	0	0	49	0	0	49			
Over-the-counter .....	0	2.86	21	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps .....	99.90	68.76	92	98.77	64.61	74	99.26	65.42	77	99.90	66.04	80			
Held for trading .....	0	43.53	19	0	15.01	35	0	13.60	38	0	16.18	35			
Interest rate contracts .....	0	36.62	19	0	16.17	35	0	12.87	38	0	16.40	36			
Foreign exchange contracts .....	0	1.60	32	0	0.11	46	0	0	48	0	0	47			
Equity, commodity, and other contracts .....	0	0.68	38	0	0	48	0	0	49	0	0	49			
Non-traded .....	100	56.47	80	100	84.99	64	100	86.40	61	100	83.82	64			
Interest rate contracts .....	100	53.82	87	100	84.69	69	100	85.51	64	100	83.04	68			
Foreign exchange contracts .....	0	0.46	34	0	0.01	44	0	0	47	0	0.01	46			
Equity, commodity, and other contracts .....	0	0.10	37	0	0.01	47	0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less) .....	106.48	91.48	89	106.88	80.07	96	108.20	82.85	94	104	87.47	94			
One year or less .....	1.07	32.05	10	2.49	15.20	45	12.62	12.75	68	0.10	15.62	27			
Over 1 year to 5 years .....	20.47	27.06	46	23.10	22.92	58	30.52	22.66	63	38.50	21.68	71			
Over 5 years .....	84.94	29.56	97	81.29	34.12	87	65.06	36.28	68	65.40	37.90	72			
Gross negative fair value (absolute value) .....	4.39	1.55	94	2.09	1.30	72	1.15	0.66	79	0.82	0.50	75			
Gross positive fair value .....	4.40	2.23	96	2.09	1.14	80	1.30	1.10	62	1.23	0.92	77			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.11	0.07	84	0.04	0	94	0.02	0.01	87	0.01	0	85			
Gross positive fair value (X) .....	0.11	0.09	70	0.04	0	93	0.02	0.01	85	0.02	0.01	87			
Held for trading (X) .....	0	0.07	19	0	0	44	0	0	40	0	0	37			
Non-traded (X) .....	0.11	0.02	95	0.04	0	96	0.02	0.01	88	0.02	0	91			
Current credit exposure (X) .....	0.11	0.06	75	0.04	0.01	91	0.02	0	89	0.02	0	89			
Credit losses on derivative contracts .....	0	0	43	0	0	50	0	0	49	0	0	49			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50			
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.40	0.85	79	0.54	0.10	90	0.27	0.06	89	0.21	0.05	87			

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	72,965	72,505	69,500	65,200	
Gross losses .....	27,078	32,540	34,128	33,087	
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	
Recoveries .....	9,945	7,588	8,305	6,399	
Net losses .....	17,133	24,952	25,823	26,688	
Provision for loan and lease losses .....	51,134	25,412	28,828	30,988	
Adjustments .....	3,034	0	0	0	
Ending balance .....	110,000	72,965	72,505	69,500	
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89	0.34	0.11	91			
Provision for loan and lease losses / Average loans and leases .....	0.69	0.82	44	0.36	0.16	87	0.43	0.16	90	0.49	0.16	91			
Provision for loan and lease losses / Net loan and lease losses .....	298.45	487.86	41	101.84	142.73	41	111.64	182.69	38	116.11	110.75	45			
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67	1.06	0.95	65			
Allowance for loan and lease losses / Total loans and leases .....	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68	1.06	0.94	65			
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.42	11.58	46	2.92	17.18	10	2.81	21.35	10	2.60	16.23	9			
Allowance for loan and lease losses / Nonaccrual assets .....	246.38	299.17	51	289.84	315.75	65	284.48	285.36	65	270.34	270.69	60			
ALLL / 90+ days past due + nonaccrual loans and leases .....	230.14	244.34	54	252.55	283.41	66	237.16	259.30	63	223.34	232.03	60			
Gross loan and lease losses / Average loans and leases .....	0.36	0.34	66	0.47	0.16	91	0.50	0.15	94	0.52	0.16	93			
Recoveries / Average loans and leases .....	0.13	0.07	86	0.11	0.05	86	0.12	0.05	84	0.10	0.06	79			
Net losses / Average loans and leases .....	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92	0.42	0.10	94			
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses .....	30.56	33.98	52	22.23	41.80	34	25.10	51.25	39	21.84	50.41	31			
Earnings coverage of net loan and lease losses (X) .....	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24	5.96	0.97	29			
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.02	0.04	43	0.05	0.02	77	0.06	0.01	84	0.10	0.02	91			
Real estate loans secured by 1–4 family .....	0.03	0.01	72	0.09	0.02	86	0.10	0.01	92	0.13	0.03	91			
Revolving .....	0.12	0.01	86	0.13	0.02	87	0.13	0.02	88	0.09	0.03	77			
Closed-end .....	0.01	0	64	0.08	0.02	86	0.09	0.01	91	0.14	0.02	93			
Commercial real estate loans .....	0	0.07	25	0.02	0.02	69	0.02	0.01	67	0.07	0.01	86			
Construction and land development .....	0	0	47	0	-0.02	83	0.01	-0.02	81	0.21	-0.04	93			
1–4 family .....	0	0	59	0	0	54	0	0	54	0	0	59			
Other .....	0	0	40	0	-0.02	86	0.01	-0.02	88	0.21	-0.04	95			
Multifamily .....	0	0	20	0	0	15	0.01	0	88	-0.01	0	12			
Nonfarm nonresidential .....	0.01	0.11	28	0.03	0.03	67	0.02	0.02	68	0.08	0.02	83			
Owner-occupied .....	0.01	0.02	62	0.02	0.01	78	0.02	0.01	83	0.05	0.01	89			
Other .....	0	0.08	7	0.01	0.01	70	0	0.01	66	0.02	0.01	83			
Real estate loans secured by farmland .....	0.22	0.02	90	-0.09	0.01	3	0.36	0	97	0	0	50			
Commercial and industrial loans .....	0.19	0.47	33	0.22	0.27	53	0.15	0.18	54	0.15	0.18	58			
Loans to individuals .....	0.87	1.13	54	1.16	0.74	82	1.20	0.71	78	1.23	0.78	77			
Credit card loans .....		2.92			1.89			1.65			1.60				
Agricultural loans .....	0.28	0.19	80	-0.04	0.02	6	0.12	0.03	88	0.60	0.06	91			
Loans to foreign governments and institutions .....		0													
Other loans and leases .....	0	0.15	25	0	0.14	12	0	0.28	10	0	0.27	12			

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases .....	24,657	31,086	32,982	36,320	
90+ days past due loans and leases .....	3,149	3,717	5,085	5,410	
Nonaccrual loans and leases .....	44,647	25,174	25,487	25,708	
Total past due and nonaccrual loans and leases .....	72,453	59,977	63,554	67,438	
Restructured 30–89 days past due .....	724	798	1,135	1,380	
Restructured 90+ days past due .....	64	209	68	71	
Restructured nonaccrual .....	4,988	3,516	3,089	2,980	
Total restructured loans and leases .....	5,776	4,523	4,292	4,431	
30–89 days past due loans held for sale .....	0	0	0	0	
90+ days past due loans held for sale .....	0	0	0	0	
Nonaccrual loans held for sale .....	0	0	0	0	
Total past due and nonaccrual loans held for sale .....	0	0	0	0	
Restructured loans and leases in compliance .....	13,793	13,733	13,532	13,801	
Other real estate owned .....	1,458	1,458	2,441	4,529	
<b>Other Assets</b>					
30–89 days past due .....	0	0	0	0	
90+ days past due .....	0	0	0	0	
Nonaccrual .....	0	0	0	0	
Total other assets past due and nonaccrual .....	0	0	0	0	
<b>Percent of Loans and Leases</b>					
30–89 days past due loans and leases .....	0.33	0.39	51	0.43	0.31
90+ days past due loans and leases .....	0.04	0.12	51	0.05	0.03
Nonaccrual loans and leases .....	0.60	0.66	52	0.35	0.48
90+ days past due and nonaccrual loans and leases .....	0.64	0.85	40	0.40	0.54
30–89 days past due restructured .....	0.01	0.01	65	0.01	0
90+ days past due restructured .....	0	0.01	66	0	0
Nonaccrual restructured .....	0.07	0.13	41	0.05	0.07
30–89 days past due loans held for sale .....	0	0	38	0	0
90+ days past due loans held for sale .....	0	0	41	0	0
Nonaccrual loans held for sale .....	0	0.01	38	0	0
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30–89 days past due assets .....	0.33	0.40	51	0.43	0.31
90+ days past due assets .....	0.04	0.12	51	0.05	0.03
Nonaccrual assets .....	0.60	0.67	51	0.35	0.48
30+ days past due and nonaccrual assets .....	0.97	1.29	44	0.84	0.87
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets .....	0.44	0.52	47	0.30	0.39
90+ days past due and nonaccrual assets + other real estate owned .....	0.45	0.55	44	0.31	0.45
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets .....	0.56	0.60	50	0.43	0.56
Allowance for loan and lease losses .....	55.17	66.66	41	56.70	92.08
Equity capital + allowance for loan and lease losses .....	4.68	4.97	52	3.47	4.77
Tier 1 capital + allowance for loan and lease losses .....	5.38	6.05	48	3.99	5.30
Loans and leases + other real estate owned .....	0.81	0.97	42	0.58	0.78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.08	0.39	13	0.22	0.28	48	0.23	0.29	51	0.32	0.29	62			
	90+ days past due .....		0.02	0.16	52	0.03	0.03	71	0.05	0.03	81	0.05	0.05	72			
	Nonaccrual.....		0.85	0.76	65	0.46	0.45	54	0.53	0.48	64	0.54	0.43	72			
Commercial and industrial	30–89 days past due .....		0.31	0.23	73	0.22	0.22	61	0.09	0.23	42	0.08	0.27	33			
	90+ days past due .....		0	0.03	39	0	0.02	30	0	0.02	32	0	0.01	32			
	Nonaccrual.....		0.24	0.75	20	0.19	0.74	25	0.10	0.61	21	0.13	0.60	23			
Individuals	30–89 days past due .....		1.06	0.83	72	1.08	0.60	82	1.21	0.68	79	1.34	0.69	79			
	90+ days past due .....		0.14	0.14	65	0.13	0.02	88	0.14	0.03	88	0.21	0.03	91			
	Nonaccrual.....		0.20	0.28	53	0.14	0.12	66	0.11	0.15	60	0.13	0.21	58			
Depository institution loans	30–89 days past due .....			0		0	0	50	0	0	50	0	0	50			
	90+ days past due .....			0		0	0	50	0	0	50	0	0	50			
	Nonaccrual.....			0		0	0	50	0	0	50	0	0	50			
Agricultural	30–89 days past due .....		0.27	0.17	75	0.01	0.10	68	1.19	0.11	93	0.22	0.15	79			
	90+ days past due .....		0	0	44	0	0	47	0.77	0.01	95	0	0	45			
	Nonaccrual.....		1.60	0.49	85	2.23	0.80	87	1.64	0.46	82	2.72	0.31	92			
Foreign governments	30–89 days past due .....			0													
	90+ days past due .....			0													
	Nonaccrual.....			0.09													
Other loans and leases	30–89 days past due .....		0	0.18	15	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due .....		0	0.01	33	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0	0.15	19	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.15	0.65	8	0.25	0.53	32	0.32	0.52	45	0.51	0.56	56			
	90+ days past due .....	0.03	0.33	48	0.07	0.05	76	0.08	0.04	78	0.10	0.06	77			
	Nonaccrual .....	0.89	0.89	60	0.53	0.55	54	0.63	0.61	58	0.59	0.65	50			
Revolving	30–89 days past due .....	0.10	0.48	16	0.22	0.36	43	0.21	0.36	44	0.28	0.29	56			
	90+ days past due .....	0.01	0.03	72	0.09	0.01	90	0.05	0.02	83	0.03	0.02	80			
	Nonaccrual .....	0.49	1.13	36	0.34	0.34	56	0.34	0.35	56	0.25	0.42	40			
Closed-end	30–89 days past due .....	0.17	0.65	11	0.26	0.56	34	0.35	0.54	47	0.56	0.63	56			
	90+ days past due .....	0.03	0.38	52	0.06	0.05	76	0.09	0.05	78	0.11	0.06	77			
	Nonaccrual .....	0.97	0.87	64	0.57	0.57	54	0.70	0.64	62	0.67	0.68	58			
Junior lien	30–89 days past due .....	0.04	0.02	80	0.12	0.02	95	0.20	0.02	98	0.20	0.03	93			
	90+ days past due .....	0.01	0	85	0.01	0	93	0.02	0	92	0.02	0	91			
	Nonaccrual .....	0.08	0.04	75	0.08	0.03	85	0.09	0.03	87	0.16	0.04	89			
Commercial real estate	30–89 days past due .....	0.03	0.26	18	0.19	0.15	69	0.15	0.16	59	0.10	0.15	48			
	90+ days past due .....	0.02	0.02	73	0	0.02	34	0.03	0.02	81	0	0.02	31			
	Nonaccrual .....	0.76	0.62	67	0.24	0.34	45	0.26	0.41	50	0.33	0.33	58			
Construction and development	30–89 days past due .....	0	0.28	11	0.02	0.20	50	1.36	0.17	96	0	0.18	42			
	90+ days past due .....	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual .....	0.03	0.41	31	0.04	0.18	52	0.14	0.18	64	0.51	0.21	77			
1–4 family	30–89 days past due .....	0	0.03	28	0	0.05	33	0.91	0.07	96	0	0.05	33			
	90+ days past due .....	0	0	42	0	0	47	0	0	48	0	0	46			
	Nonaccrual .....	0	0.03	27	0	0.01	40	0.14	0.04	87	0.19	0.04	87			
Other	30–89 days past due .....	0	0.22	13	0.02	0.12	64	0.45	0.06	93	0	0.08	54			
	90+ days past due .....	0	0	40	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual .....	0.03	0.35	39	0.04	0.14	57	0	0.10	25	0.33	0.12	82			
Multifamily	30–89 days past due .....	0.01	0.09	47	0.03	0.03	80	0	0.03	36	0.14	0.04	85			
	90+ days past due .....	0	0	45	0	0	46	0	0	46	0	0	45			
	Nonaccrual .....	0.09	0.11	64	0.11	0.03	84	0.12	0.04	83	0.23	0.05	88			
Nonfarm non-residential	30–89 days past due .....	0.04	0.23	30	0.27	0.13	82	0.07	0.17	48	0.10	0.14	52			
	90+ days past due .....	0.03	0.02	80	0	0.02	37	0.04	0.02	83	0	0.02	33			
	Nonaccrual .....	1.09	0.80	66	0.31	0.36	50	0.31	0.52	50	0.33	0.40	51			
Owner Occupied	30–89 days past due .....	0.03	0.07	41	0.21	0.06	89	0.07	0.08	64	0.10	0.06	72			
	90+ days past due .....	0.02	0	84	0	0.01	40	0.04	0	92	0	0.01	35			
	Nonaccrual .....	0.85	0.27	93	0.25	0.19	64	0.23	0.20	67	0.25	0.16	72			
Other	30–89 days past due .....	0.01	0.14	32	0.06	0.05	73	0	0.07	38	0.01	0.06	40			
	90+ days past due .....	0.01	0.01	80	0	0.01	41	0	0.01	39	0	0.01	39			
	Nonaccrual .....	0.24	0.44	44	0.07	0.14	56	0.08	0.22	53	0.08	0.16	54			
Farmland	30–89 days past due .....	0	0.11	30	0.31	0.21	77	0.35	0.09	86	1.12	0.10	95			
	90+ days past due .....	0	0	45	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual .....	2.98	1.13	81	5.99	1.06	92	7.04	0.49	99	6.09	0.44	98			
Credit card	30–89 days past due .....		0.95			0.87			1.03			0.83				
	90+ days past due .....		0.63			0.18			0.26			0.22				
	Nonaccrual .....		0.05			0			0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

	Dollar Amount in Thousands		12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016	
<b>Common Equity Tier 1 Capital</b>												
Common stock plus related surplus .....			438,145		443,209		439,880		436,542			
Retained earnings .....			761,195		696,214		621,203		543,712			
Accumulated other comprehensive income (AOCI) .....			417		-19,026		-43,174		-22,077			
Common equity tier 1 minority interest .....			0		0		0		0			
Common equity tier 1 capital before adjustments/deductions .....			1,199,757		1,120,397		1,017,909		958,177			
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>												
Less: Goodwill, intangible assets, and deferred tax assets .....			278,020		273,276		277,635		266,809			
Accumulated other comprehensive income-related adjustments .....			417		-19,026		-43,174		-22,077			
Other deductions from common equity tier 1 capital .....			0		0		0		0			
Subtotal: .....			921,320		866,147		783,448		713,445			
Adjustments and deductions for common equity tier 1 capital .....			0		0		0		0			
Common equity tier 1 capital .....			921,320		866,147		783,448		713,445			
<b>Additional Tier 1 Capital</b>												
Additional tier 1 capital instruments and related surplus .....			97,000		97,000		97,000		97,000			
Non-qualifying capital instruments .....			0		0		0		0			
Tier 1 minority interest not included in common equity tier 1 capital .....			0		0		0		0			
Additional tier 1 capital before deductions .....			97,000		97,000		97,000		97,000			
Less: Additional tier 1 capital deductions .....			0		0		0		0			
Additional tier 1 capital .....			97,000		97,000		97,000		97,000			
<b>Tier 1 Capital</b> .....			1,018,320		963,147		880,448		810,445			
<b>Tier 2 Capital</b>												
Tier 2 capital instruments and related surplus .....			100,000		0		0		0			
Non-qualifying capital instruments .....			0		0		0		0			
Total capital minority interest not included in tier 1 capital .....			0		0		0		0			
Allowance for loan and lease losses in tier 2 capital .....			97,352		73,894		73,784		70,429			
Exited advanced approach eligible credit reserves .....												
Unrealized gains on AFS preferred stock classified as equity .....									0			
Tier 2 capital before deductions .....			197,352		73,894		73,784		70,429			
Exited advanced approach tier 2 capital before deductions .....												
Less: Tier 2 capital deductions .....			0		0		0		0			
Tier 2 capital .....			197,352		73,894		73,784		70,429			
Exited advanced approach tier 2 capital .....												
Total capital .....			1,215,672		1,037,041		954,232		880,874			
Exited advanced approach total capital .....												
<b>Total Assets for Capital Ratios</b>												
Average total consolidated assets, adjusted .....			10,930,423		9,594,996		9,521,379		9,130,092			
Less: Deductions from common equity tier 1 capital .....			278,020		273,276		277,635		266,809			
Less: Other deductions .....			0		0		0		0			
Total assets for leverage ratio .....			10,652,403		9,321,720		9,243,744		8,863,283			
Total risk-weighted assets .....			7,781,992		7,668,643		7,468,578		7,095,126			
Exited advanced approach total RWA .....												
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	11.84	12.35	44	11.29	12.50	35	10.49	12.37	21	10.06	11.95	21
Common equity tier 1 capital, column B .....	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	13.09	13.08	56	12.56	13.19	48	11.79	13.03	32	11.42	12.68	33
Tier 1 capital, column B .....	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A .....	15.62	15.23	66	13.52	14.63	34	12.78	14.48	21	12.42	14.15	18
Total capital, column B .....	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32	9.14	10.04	28
Supplementary leverage ratio, advanced approaches HCs .....		8.72										

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
											1-Year	5-Year
<b>Insurance Activities</b>												
Total insurance underwriting assets .....		0		0		0		0		0		
Total property and casualty assets .....		0		0		0		0		0		
Reinsurance recoverables (P/C) .....												
Total life and health assets .....		0		0		0		0		0		
Reinsurance recoverables (L/H) .....												
Separate account assets (L/H) .....		0		0		0		0		0		
Total insurance underwriting equity .....		0		0		0		0		0		
Total property and casualty equity .....		0		0		0		0		0		
Total life and health equity .....		0		0		0		0		0		
Total insurance underwriting net income .....		0		0		0		0		0		
Total property and casualty .....		0		0		0		0		0		
Total life and health .....		0		0		0		0		0		
Claims and claims adjusted expense reserves (P/C) .....		0		0		0		0		0		
Unearned premiums (P/C) .....		0		0		0		0		0		
Policyholder benefit and contractholder funds (L/H) .....		0		0		0		0		0		
Separate account liabilities (L/H) .....		0		0		0		0		0		
Insurance activities revenue .....		14,757		15,771		15,122		15,179			-6.43	-11.48
Other insurance activities income .....		14,757		15,771		15,122		15,179			-6.43	-11.48
Insurance and reinsurance underwriting income .....		0		0		0		0		0		
Premiums .....		0		0		0		0		0		
Credit related insurance underwriting .....		0		0		0		0		0		
Other insurance underwriting .....		0		0		0		0		0		
Insurance benefits, losses, expenses .....		0		0		0		0		0		
Net assets of insurance underwriting subsidiaries .....		0		0		0		0		0		
Life insurance assets .....		186,434		181,748		177,479		172,388			2.58	59.29

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets .....	11.24			0			0			0					
Insurance activities revenue / Adjusted operating income .....	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92	3.73	0.44	93			
Premium income / Insurance activities revenue .....	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income .....	38.23			100			50			60					
Other premium income / Total premium income .....	61.77			0			50			40					
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C) .....	15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H) .....	3.62														
Insurance benefits, losses, expenses / Insurance premiums .....	447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0			0					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	16.52	11.03	72	17.54	11.53	72	18.62	13.70	74	19.59	14.86	75			
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.75	37	0	0	49	0	0	49	0	0	49			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0					

## Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases .....	647	731	1,044	1,541	
Real estate loans.....	647	731	1,044	1,541	
Commercial and industrial loans .....	0	0	0	0	
Loans to depository institutions and other banks acceptances .....	0	0	0	0	
Loans to foreign governments and institutions .....	0	0	0	0	
Loans to individuals .....	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities .....	0	0	0	0	
Interest-bearing bank balances .....	0	0	0	0	
Total selected foreign assets .....	647	731	1,044	1,541	
Total foreign deposits .....	0	0	0	0	
Interest-bearing deposits .....	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.87	31	0	0	48	0	0	48	0	0	48			
Cost: Interest-bearing deposits.....		0.42			2.53			1.85			0.84				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		5.18													
Commercial and industrial loans .....		0.64			2.35			3.83			4.38				
Foreign governments and institutions .....		0													
<b>Growth Rates</b>															
Net loans and leases.....	-11.49	-2.40	34	-29.98	-47.91	62	-32.25	-27.26	32		22.03				
Total selected assets.....	-11.49	2.04	27	-29.98	-25.04	38	-32.25	5.03	19		-5.54				
Deposits .....		3.46			2.53			-2.42			-22.72				

**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities.....	0	0	0	0			
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Retained credit exposure.....	0	0	0	0			
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0			
Seller's interest carried as securities and loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Commercial and industrial loans .....	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....	0	0	0	0			
Liquidity commitments provided to conduit structures .....	0	0	0	0			
<b>Activity as a Percent of Total Assets</b>							
Securitization activities.....	0	0	0	0			
1–4 family residential loans .....	0	0	0	0			
Home equity lines .....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and Industrial loans .....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures .....	0	0	0	0			
Liquidity commitments provided to conduit structures .....	0	0	0	0			
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans .....							
Home equity lines .....							
Credit card receivables.....							
Auto loans and other consumer loans.....							
Commercial and industrial loans .....							
All other loans and leases.....							

**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
	Percent Change					
	1-Year	5-Year				
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
<hr/>						
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	44,542	58,579	51,331	137,948		-23.96	-73.97
Dividends .....	40,000	50,200	43,000	38,300		-20.32	-48.85
Interest .....	391	398	424	329		-1.76	33.90
Management and service fees .....	4,151	7,981	7,907	99,319		-47.99	-95.52
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	37,087	140	131	100		26390.71	52881.43
Dividends .....	37,087	140	131	100		26390.71	52881.43
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0				
Dividends .....	0	0	0				
Interest .....	0	0	0				
Management and service fees .....	0	0	0				
Other income .....	0	0	0				
Total income from subsidiaries .....	81,629	58,719	51,462	138,048		39.02	-52.32
Securities gains (losses) .....	-483	165	399	2,237			
Other operating income .....	346	338	350	499		2.37	4.53
Total operating income .....	81,492	59,222	52,211	140,784		37.60	-53.31
<b>Operating Expenses</b>							
Personnel expenses .....	5,825	5,837	5,572	52,594		-0.21	-88.42
Interest expense .....	2,842	0	0	0			
Other expenses .....	3,158	8,425	8,654	48,073		-62.52	-92.83
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	11,825	14,262	14,226	100,667		-17.09	-87.46
Income (loss) before taxes .....	69,667	44,960	37,985	40,117		54.95	-13.16
Applicable income taxes (credit) .....	-2,653	-1,588	-1,608	2,233			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	72,320	46,548	39,593	37,884		55.37	-9.27
Equity in undistributed income of subsidiaries .....	32,068	74,473	72,973	44,267		-56.94	
Bank subsidiaries .....	61,337	66,217	66,634	42,155		-7.37	
Nonbank subsidiaries .....	-29,269	8,256	6,339	2,112			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	104,388	121,021	112,566	82,151		-13.74	36.59
<b>Memoranda</b>							
Bank net income .....	101,337	116,417	109,634	80,455		-12.95	41.78
Nonbank net income .....	7,818	8,396	6,470	2,212		-6.88	122.80
Subsidiary holding companies' net income .....	0	0	0	0			

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
<b>Assets</b>													
Investment in bank subsidiaries .....		1,306,735	90.81	1,141,901	89.74	1,057,755	89.97	995,652				14.44	46.12
Common and preferred stock .....		1,306,735	90.81	1,141,901	89.74	1,057,755	89.97	995,652				14.44	46.12
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0					
Other receivables .....		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries .....		38,582	2.68	67,851	5.33	59,595	5.07	53,256				-43.14	-18.70
Common and preferred stock .....		38,582	2.68	67,851	5.33	59,595	5.07	53,256				-43.14	-18.70
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0					
Other receivables .....		0	0	0	0	0	0	0					
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0					
Common and preferred stock .....		0	0	0	0	0	0	0					
Excess cost over fair value .....		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0					
Other receivables .....		0	0	0	0	0	0	0					
<b>Assets Excluding Investment in Subsidiaries</b>													
Net loans and leases .....		0	0	0	0	0	0	0					
Securities .....		23,111	1.61	18,441	1.45	14,221	1.21	21,310				25.32	11.36
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution .....		37,915	2.63	9,387	0.74	5,876	0.50	7,572				303.91	32.19
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment .....		5,504	0.38	7,243	0.57	9,581	0.81	12,704				-24.01	-58.10
Intangible assets .....		0	0	0	0	0	0	0					
Other assets .....		27,073	1.88	27,612	2.17	28,656	2.44	27,757				-1.95	-47.93
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0					
Total assets .....		1,438,920	100.00	1,272,435	100.00	1,175,684	100.00	1,118,251				13.08	36.22
<b>Liabilities and Capital</b>													
Deposits .....		0	0	0	0	0	0	0					-100.00
Securities sold (repos) .....		0	0	0	0	0	0	0					
Commercial paper .....		0	0	0	0	0	0	0					
Other borrowings 1 year or less .....		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0					
Subordinated notes and debentures .....		100,000	6.95	0	0	0	0	0					
Other liabilities .....		50,106	3.48	50,842	4	56,579	4.81	58,878				-1.45	-31.45
Balance due to subsidiaries and related institutions .....		101,196	7.03	101,196	7.95	101,196	8.61	101,196				0.00	0.00
Total liabilities .....		251,302	17.46	152,038	11.95	157,775	13.42	160,074				65.29	44.18
Equity Capital .....		1,187,618	82.54	1,120,397	88.05	1,017,909	86.58	958,177				6.00	34.65
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0					
Common stock .....		497	0.03	497	0.04	497	0.04	497				0.00	0.00
Common surplus .....		578,082	40.17	576,708	45.32	575,468	48.95	574,210				0.24	0.24
Retained earnings .....		749,055	52.06	696,214	54.72	621,203	52.84	543,712				7.59	62.05
Accumulated other comprehensive income .....		417	0.03	-19,026	-1.50	-43,175	-3.67	-22,077					
Other equity capital components .....		-140,433	-9.76	-133,996	-10.53	-136,084	-11.57	-138,165					
Total liabilities and equity capital .....		1,438,920	100.00	1,272,435	100.00	1,175,684	100.00	1,118,251				13.08	36.22
<b>Memoranda</b>													
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries .....		101,196	7.03	101,196	7.95	101,196	8.61	101,196				0.00	0.00
Notes payable to subsidiaries that issued TPS .....		101,196	7.03	101,196	7.95	101,196	8.61	101,196				0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0					



## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	65.28	81.10	44	98.84	65.39	78	109.28	87.25	75	105.86	100.86	69			
Dividends declared / Net income .....	45.22	42.29	56	38.02	25.65	69	38.44	24.10	69	48.82	32.32	71			
Net income – dividends / Average equity.....	4.98	4.14	60	7.02	7.61	40	7.07	8.12	37	4.46	5.74	33			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	84.73	132.17	26	109.11	160.93	32	99.38	131.90	36	95.50	106.72	32			
Dividends from nonbank subsidiaries .....	78.56	3.41	96	0.30	2.59	68	0.30	2.83	64	0.25	2.37	66			
Dividends from subsidiary holding companies.....	0	4.85	44	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries .....	163.30	174.85	58	109.41	209.89	24	99.68	144.51	32	95.75	114.69	30			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	39.47	60.28	33	43.12	45.88	44	39.22	33.37	58	47.60	35.18	61			
Interest income from bank subsidiaries.....	0.39	0.36	74	0.34	0.09	86	0.39	0.11	86	0.41	0.14	85			
Management and service fees from bank subsidiaries .....	4.10	1.47	81	6.86	0.47	91	7.21	0.32	93	123.45	0.94	98			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries .....	43.95	62.88	34	50.32	48.40	51	46.82	35.67	64	171.46	41.35	97			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	474.38	56.39	97	1.67	76.61	23	2.02	80.47	17	4.52	129.02	25			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries .....	0	0.86	39	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.16	46	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries .....	474.38	79.84	95	1.67	83.73	19	2.02	96.62	14	4.52	153.75	19			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			65.48			43.51			58.43				
Interest income from subsidiary holding companies .....		8.40			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0.44			0			0			-0.14				
Other income from subsidiary holding companies.....		0.01			0			0.15			0				
Operating income from subsidiary holding companies.....		55.20			65.48			43.66			58.36				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	49.08	69.76	24	84.77	77.61	23	82.36	72.95	32	27.20	67.33	24			
Interest income from bank subsidiaries.....	0.48	0.63	72	0.67	0.23	84	0.81	0.55	83	0.23	1.07	75			
Management and service fees from bank subsidiaries .....	5.09	1.87	80	13.48	0.75	93	15.14	0.59	93	70.55	2.14	97			
Other income from bank subsidiaries.....	0	0.04	45	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries .....	54.66	82.20	20	98.91	94.06	43	98.31	89.39	47	97.99	79.76	48			
Dividends from nonbank subsidiaries .....		45.51	1.95	96	0.24	1.13	69	0.25	2.65	67	0.07	1.78	58		
Interest income from nonbank subsidiaries.....		0	0.73	36	0	0	45	0	0	46	0	0	46		
Management and service fees from nonbank subsidiaries .....		0	0.02	42	0	0	48	0	0	47	0	0	47		
Other income from nonbank subsidiaries.....		0	0.01	46	0	0	47	0	0	47	0	0	46		
Operating income from nonbank subsidiaries .....		45.51	4.70	92	0.24	1.56	64	0.25	3.33	62	0.07	3.09	51		
Dividends from subsidiary holding companies.....		0	2.53	44	0	0	47	0	0	48	0	0	48		
Interest income from subsidiary holding companies .....		0	0.11	44	0	0	49	0	0	49	0	0	49		
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	50	0	0	50	0	0	50		
Other income from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	49		
Operating income from subsidiary holding companies.....		0	4.56	42	0	0	47	0	0	47	0	0	47		
Loans and advances from subsidiaries / Short term debt.....		135.13			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt .....	101.20	27.08	89		70.71			81.26			74.60				